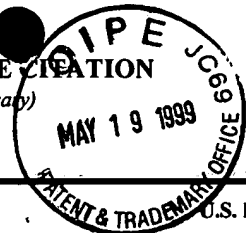


INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)



Docket Number (Optional) WD2-98-1	Application Number 09/219,267
Applicant(s) Jay S. Walker et al.	
Filing Date December 23, 1998	Group Art Unit 2761

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>[Signature]</i>	A.	4,491,725	01/01/85	PRITCHARD			
<i>[Signature]</i>	B.	4,667,292	05/19/87	MOHLENBROCK ET AL.			
<i>[Signature]</i>	C.	4,750,119	06/07/88	COHEN ET AL.			
<i>[Signature]</i>	D.	4,982,346	01/01/91	GIROUARD ET AL.			
<i>[Signature]</i>	E.	RE. 34,380	09/14/93	SLEEV			
<i>[Signature]</i>	F.	5,287,268	02/15/94	MCCARTHY			
<i>[Signature]</i>	G.	5,319,542	06/07/94	KING ET AL.			
<i>[Signature]</i>	H.	5,333,186	07/26/94	GUPTA			
<i>[Signature]</i>	I.	5,523,794	06/04/96	MANKOVITZ ET AL.			
<i>[Signature]</i>	J.	5,612,868	03/18/97	OFF ET AL.			
<i>[Signature]</i>	K.	5,619,558	04/08/97	JHEETA			

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MAY 25 1999
Group 2700

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO
<i>[Signature]</i>	L.	EP 809202	11/26/97	EUROPE				
<i>[Signature]</i>	M.	WO 98/06050	02/12/98	PCT				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

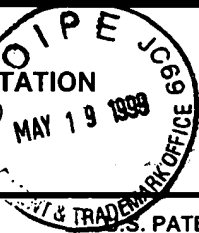
<i>[Signature]</i>	N.	Pogoda, Dianne M., "G.E.C.C. OFFERS CREDIT CARD WITH DISCOUNTS, REBATES; GENERAL ELECTRIC CAPITAL CORP." WWD (Women's Wear Daily) September 3, 1992.
<i>[Signature]</i>	O.	"Chemical Bank and AT&T Smart Cards form strategic alliance", (http://www.att.com/press/1193/931117.blb.html), November 17, 1993.

EXAMINER <i>James W. Quinn</i>	DATE CONSIDERED <i>11 APR 01</i>
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION

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ATTY DOCKET NO.

WD2-98-1

SERIAL NO.

09/219,267

Jay S. Walker et al.

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December 23, 1998

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U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>J</i>	P.	5,652,784	07/29/97	BORBON BLEN ET AL.			
<i>J</i>	Q.	5,694,551	12/02/97	DOYLE ET AL.			
<i>J</i>	R.	5,717,866	02/10/98	NAFTZER			
<i>J</i>	S.	5,724,521	03/03/98	DEDRICK			
<i>J</i>	T.	5,752,238	05/12/98	DEDRICK			
<i>J</i>	U.	5,761,648	06/02/98	GOLDEN ET AL.			
<i>J</i>	V.	5,774,869	06/30/98	TOADER			
<i>J</i>	W.	5,794,221	08/11/98	EGENDORF			
<i>J</i>	X.	5,794,210	08/11/98	GOLDHABER ET AL.			
<i>J</i>	Y.	5,806,044	09/08/98	POWELL			
<i>J</i>	Z.	5,806,045	09/08/98	BIORGE ET AL.			

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Group 2700

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		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>J</i>	AA.	Kristof, Kathy "CARD SHARKS ARE IN SEASON; BE WARY OF DISCOUNTS AND REBATES AS YOU SHOP AROUND FOR GOOD CREDIT DEALS", Chicago Tribune November 23, 1993.
<i>J</i>	BB.	Rosenberg, Joyce M. "GE CAPITAL COMES TO MACY'S AID AGAIN", AP Worldstream February 17, 1994.

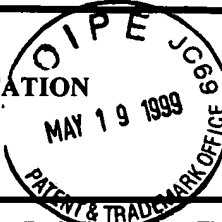
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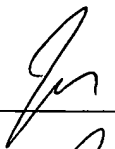
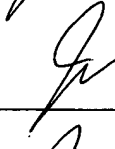

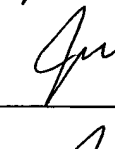
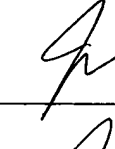



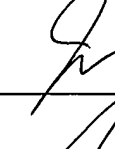



James W. Myhrle

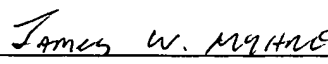
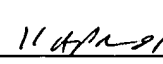
DATE CONSIDERED

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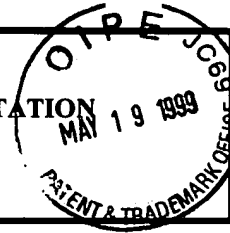
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)		Docket Number (Optional) WD2-98-	Application Number 09/219,267
		Applicant(s) Jay S. WALKER et al.	
		Filing Date December 23, 1998	Group Art Unit 2761


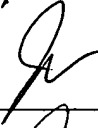
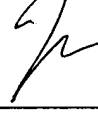



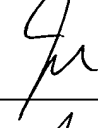

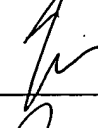
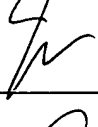
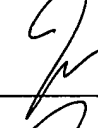

*EXAMINER INITIAL	OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)
 HH.	"PAGERS THAT CAN SPELL IT ALL OUT" , Business Week January 16, 1995.
 II.	Meece, Mickey "BIG FINANCE COMPANIES MAY WANT PIECE OF LIMITED'S PRIVATE-LABEL CARD PROGRAM" , The American Banker April 12, 1995.
 JJ.	Schrage, Michael "FREE STUFF! PREDATORY PRICING OR CREATIVE CROSS-PROMOTION? YOU BE THE JUDGE; THE BETA VERSION; INDUSTRY TREND OR EVENT" Marketing Computers , October 1995.
 KK.	Marshall, Kyle "MORE PHONE CHOICES RING IN" , The News and Observer August 13, 1996.
 LL.	Wessel, Harry "REWARDING EXPERIENCE?; CREDIT CARDS OFFERING BONUSES NOT FOR EVERYONE" , Chicago Tribune November 4, 1996.
 MM.	Selasky, Susan "EASY-TO-SWALLOW SAVINGS; DINER CREDIT CARDS SERVE WIDE MENU OF DISCOUNTS" , Pittsburgh Post-Gazette December 5, 1996.
 NN.	"MERGER CREATES ALLIANCE DATA" , Credit Risk Management Report December 16, 1996.
 OO..	Higgins, Stephen "DIGITAL PHONE SERVICE ON THE WAY" Business Dateline; New Haven Register , January 7, 1997.
 PP.	Kerstetter, Jim "E-COMMERCE UPDATES GET INTELLIGENT AGENTS; ELECTRONIC COMMERCE" , PC Week February 3, 1997.
 QQ.	Barlow, Rick "RELATIONSHIP MARKETING : COALITION MARKETING IS COMING BACK" , Brandweek April 28, 1997.
 RR.	Simon, Ruth "MAKE SURE YOUR REBATE CARD STILL DELIVERS THE GOODS" , Money August, 1997.
 SS.	Gilligan, Gregory J. "CREDIT CARDS FROM RETAIL STORES A MIXED BLESSING FOR SHOPPERS" , The Richmond Times Dispatch, July 20, 1997.

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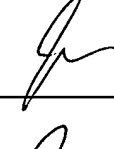
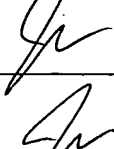
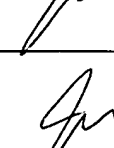
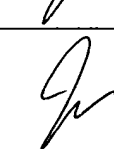
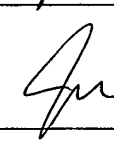
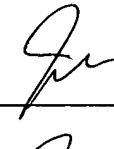
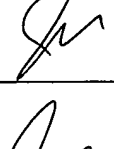
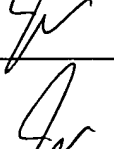
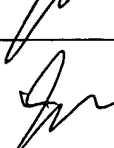
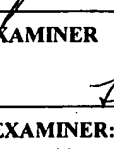

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 TT.	Fitzgerald, Beth "NEW JERSEY-BASED SCA HELPS PRIVATE LABEL CREDIT CARDS TAKE OFF", The Star Ledger August 4, 1997.
 UU.	Sanders, Edmund "TRICKY BUSINESS; THE MAGIC OF REBATE CARDS CAN QUICKLY DISAPPEAR", Chicago Tribune August 18, 1997.
 VV.	Wijnen, Renee "CENDANT EYES CROSS-MARKETING OPPORTUNITIES; CUC INTERNATIONAL-HFS INC. MERGER EXPECTED TO YIELD AN ADDITIONAL 2 MILLION CLUB MEMBERS" DM-News February 2, 1998.
 WW.	"CARDHOLDERS THINK BIG" Bank Marketing International March 1998.
 XX.	Wald, Matthew L. "SPENDING IT; UTYING CELLULAR PHONES FROM THOSE ANNUAL CONTRACTS" The New York Times March 15, 1998.
 YY.	"AMERICAN EAGLE OUTFITTERS, INC. INTRODUCES THE FIRST CLEAR CREDIT CARD" PR Newswire March 26, 1998.
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 DDD.	"WELLSPARK GROUP LAUNCHES V.I.P. REWARDS; THE MOST COMPREHENSIVE RELATIONSHIP MARKETING PROGRAM EVER CREATED BY A MALL DEVELOPER", Business Wire May 19, 1998.
 EEE.	"SNET CELLULAR VALUE PLANS" Brochure, June 12, 1998.

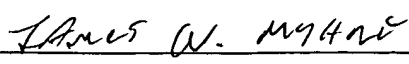
EXAMINER James W. MYHRE	DATE CONSIDERED 11 APR 91
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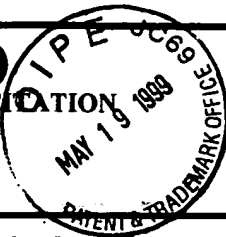
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 ILL.	"WAL-MART ON RETAIL ROAD LESS TRAVELED: COBRANDING " The American Banker September 11, 1998.
 JJJ.	Elkin, Tobi "PROMOTIONS: MASTERCARD WINS COVETED ON-PACK REAL ESTATE IN TIE-IN WITH MICROSOFT" Brandweek September 14, 1998.
 KKK.	"CLUBMACY'S" brochure September 1998.
 LLL.	"FILENE'S" Credit Card Application , September 1998.
 MMM.	"DUAL-FUNCTION CARDS LATEST PITCH TO CALL IN HOLDERS", Card Marketing November 1998.
 NNN.	"ISSUERS CHARGE AHEAD TO FOCUS ON PRICE VS. BRAND", Card Marketing November 1998.
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 PPP.	"RETAIL CARDS: ATTENTION KMART CARD HOLDERS: 6% BACK IS DEAD A NEW PACKAGE OF PERKS IS COMING" Credit Card News November 1, 1998.
 QQQ.	"MICROSOFT AND FIRST USA ANNOUNCES \$90 MILLION ONLINE ADVERTISING ALLIANCE" EDP Weekly's IT Monitor November 2, 1998.

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Docket Number (Optional)

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Application Number

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Applicant(s)

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James W. Michael

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